

FEDERAL BENEFITS OPEN SEASON

Information for Employees of the MSPB Program

OPEN SEASON AND YOU

If you are eligible for benefits, open season is your annual opportunity to assess your health care needs and to make any necessary changes to your health, dental, and vision insurance for 2015. It is also the time to establish your 2015 flexible spending accounts for health care and dependent care.

Health, Dental and Vision

As a Federal employee, you have two excellent features to your health benefits: (1) choice of employer-sponsored insurance plan; and, (2) no restriction on pre-existing conditions. With these two incentives, you have enormous control over the cost and coverage of your benefits. Take advantage of them! If you will be facing known health care costs next year, pick a plan that provides great coverage for it. Maybe you need dental work next year; consider getting the supplemental dental coverage. If your family needs glasses, maybe the vision insurance will end up saving you money.

There are tools available to help you choose a health plan. (See page 3 for links to them.)

Flexible Spending Account

Take the time to review your last year's medical expenses. Did you underestimate your out-of-pocket health and dependent care costs and put aside too little in your flexible spending account? Did you overestimate and lose your money? If so, you may need to adjust the amount of your flexible spending account next year. There is a calculator available to help you determine how much money to set aside. (See page 10 for a link to it.) **Every year, you have to enroll in this program.** If you choose not to participate, you are missing out on potential tax savings.

Determining the right amount and type of health insurance for you and your family is a very personal and important decision and it is remade every year. **If you do nothing**, your current enrollment in the Federal Employees Health Benefits (FEHB) and Federal Employees Dental and Vision Insurance Program (FEDVIP) **will continue**; be sure that you check the 2015 plan brochure for any **changes in coverage or premiums**. Once open season closes on

**Open season
runs from
Monday,
November 10
through
Monday,
December 8,
2014**

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12/08/2014, you will no longer be able to make changes or to enroll in these three programs until the next open season (unless you have a qualifying life event). Don't miss this chance!

What's New in 2015

Plan Changes

FSAFEDS:

FSAFEDS is implementing the following two significant changes effective for the 2015 plan year.

Health care and limited expense flexible spending accounts (FSAs) will no longer have a grace period; instead, qualifying participants will be able to carry over up to \$500 of unused funds to the next plan year. The first opportunity for carryover will be at the end of 2015. Current participants cannot carry over funds from 2014 to 2015, but will still have a grace period through March 15, 2015. Dependent care FSAs will continue to have a grace period each year and cannot carry over funds from one year to the next.

The annual maximum election for health care and limited expense FSAs will increase to \$2,550.

The minimum annual election for the three types of FSAs (health care, limited expense health care, and dependent care) will be reduced from \$250 to \$100.

Health Benefits: Some health plans have dropped out of the FEHB program for 2015. If the plan you are currently enrolled in will not be participating next year, you must enroll in a different plan to continue FEHB coverage in 2015.

Click here get the list of plans making significant changes:

http://www.aphis.usda.gov/mrpbbs/hr/benefits/downloads/2014_Significant_Plan_Change_for_2015.pdf. Be sure to review this list as well as the 2015 premiums before you make your election to be sure that you fully understand the cost and coverage of your plan.

Federal Employee's Health Benefits

Choosing a Health Plan

When there are so many choices available to you, selecting a health plan can seem daunting, but there are several tools available that can help make this important decision easier.

PlanSmartChoice tool: <https://www.plansmartchoice.com> - designed to assist you in making a health plan selection that is right for you. You will be asked a variety of questions and based upon your answers the tool will return a list of plans that most closely align with your preferences.



Open Season

PLAN CHANGES

FEHB ELECTIONS ARE EFFECTIVE 1/11/2015

PAYPERIOD 1

DEADLINE FOR CHANGES MIDNIGHT EASTERN TIME

12/08/2014

Plan Search tool: www.opm.gov/insure/health/search/plansearch.aspx - is used to find and compare all the plans that are available to you. This tool provides side-by-side comparisons of the plans, including benefits, premiums, and quality indicators. The tool can help you narrow down your choices.

The Guide to Federal Benefits for Federal Civilian Employees tool <http://www.opm.gov/healthcare-insurance/healthcare/plan-information/guide/2015-guides/70-1.pdf> provides useful information about the FEHB program and lists all the plans offered by the Federal government with a brief comparison of premiums and benefits. Since this is a government-wide listing, some of the plans will not be available to you because they are limited to a specific geographic area.

Once you've narrowed down your choices to two or three plans, read the brochures. All the carriers are required to format their brochures identically, which makes it easier for you to compare their plan details. **Don't skip this step** because the brochure is where you find out exactly what is and is not covered by the plan as well as specifics about deductibles, geographic coverage, and any required membership fees.

Before making your final decision, be sure to check the **provider directories** on the health carrier's website for the doctors and clinics covered by the plan. Click here for links to the brochures and websites: www.opm.gov/insure/health/planinfo/index.asp

ELIGIBILITY

Eligible family members for the FEHB program are:

- your current spouse;
- children under age 26 (including adopted and stepchildren); and
- un-married, disabled children over age 26 incapable of self-support because of a physical or mental disability that began before age 26.

A grandchild or foster child may be covered under your FEHB enrollment under certain conditions; see required statement to attach to SF-2809:

<http://www.aphis.usda.gov/library/forms/pdf/fosterform.pdf> . **If you are adding a grandchild or foster child to your plan, do not use EPP to make your election. Submit the SF-2809** and the required supporting documentation to the HR Benefits Team.

Deadline

The deadline for open season elections is **December 8, 2014**.

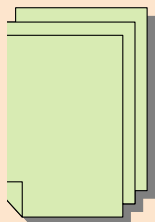
Please take action early during the open season period. Your health benefits enrollment change **must be processed** through the NFC EPP or received by the Benefits Section **by midnight Eastern Time December 8, 2014**.

Making an Election

HOW TO MAKE AN ELECTION

If Retiring on or before January 11, 2015
DON'T use NFC EPP

USE SF-2809



NOTE:

PRINT A COPY OF YOUR COMPLETED EPP ENROLLMENT FORM

Fax or Mail your SF-2809

See Next page

You are permitted to make only **one health insurance election** during open season. Please make sure you have decided on a plan that is right for you and your family prior to completing the election process.

Two ways to make an election:

- National Finance Center's Employee Personal Page (NFC EPP) or using
- Form SF-2809 – Submit form to the HR Benefits team.

Use only one method. Instructions for each will follow.

Use EPP To Make An Election for FEHB

We highly recommend using the National Finance Center's Employee Personal Page (**NFC EPP**) to make your health benefits election or change. Go to www.nfc.usda.gov/epps/index.aspx and **click on "I Agree."** You may use your USDA eAuthentication to enter this system.

NOTE: If you are retiring on or before January 11, 2015, do not use the **NFC EPP** to process your open season change. Instead, **complete the SF-2809** and write at the top: **"RETIRING ON (DATE)."** Submit the **SF-2809** to your servicing **Benefits Specialist**. Your form will be sent to the Office of Personnel Management to process with your retirement application. (see instructions on next page for using the SF-2809 for elections).

Once you have **entered the NFC EPP** system, **click** on the **"Health Insurance"** link found in the blue box on the left side of the page. Your current health insurance will be shown as well as the **"Self Service"** button in the upper right-hand corner of the screen. **Click** on the **"Self Service"** button to make your change. You will **need the 3-digit code** of the health plan you are enrolling in (found on the front page of the plan brochure), and if you are enrolling in a self and family plan, you will need the name, SSN, date of birth, address and zip code of each of your eligible family members. Review the information carefully before submitting it.

Very important: **Print a copy of your EPP enrollment for yourself when you are finished.** This is your proof of enrollment until you receive ID cards from your health plan.

SF-2809 To Make An Election

Instead of using the more efficient NFC EPP method, you may complete an SF-2809, Health Benefits Election Form and submit it to

the Benefits Section for manual processing. You must use the current version of the form (August 2011). Older versions of the form are invalid. Here is a link to it: http://www.opm.gov/forms/pdf_fill/sf2809.pdf . (You will need Acrobat Adobe Reader 8 or later to use this.) For a sample of a completed SF-2809 form, click here: http://www.aphis.usda.gov/mrpbs/hr/benefits/downloads/SF2809_open_season_example.pdf. Please view this sample prior to submitting your form and insure that you have properly completed it. This will avoid processing delays.



MEMBER ID CARDS

You will receive health plan identification cards directly from your health carrier. If you do not receive your ID card by the beginning of February, please contact the carrier directly.

If you have minor medical expenses, you may need to pay out-of-pocket for covered services and then request reimbursement from your health plan. If you have major medical expenses, such as an emergency room visit or hospitalization, contact the Benefits Section.

If you choose to complete the SF-2809, **FAX it to the HRO Minneapolis Benefits Section at 612-336-3545**, or mail it to: USDA, MRP Human Resources, Benefits Section, 100 North Sixth Street, Minneapolis, MN 55403.

If you FAX it, DO NOT mail it as well. Do not send your SF-2809 form to any other office. Keep your fax confirmation as proof of your timely submission.

Insurance Premiums Lower Taxable Income

Health insurance premiums are automatically deducted on a pretax basis, thereby reducing your taxable income.

If you have waived participation in the pretax program in the past, you may wish to change to pretax premium deductions during open season.

For more information, see: www.opm.gov/insure/health/reference/premconversion/index.asp .

Changing your pretax status during open season is a very clear cut process. Simply log into **EPP**, select **"Health Insurance – Make changes"** and switch premiums to **"Pretax."**

It's that easy.

Part-time Employees

In addition to the employee share of the total premium, part-time employees pay a portion of share normally paid by the government. This added cost is based upon the number of hours an employee is regularly scheduled to work compared to a full-time employee.

If, for example, a part-time employee is scheduled to work 20 hours per week, s/he will pay 50% of the government share of the premium in addition to the regular full-time employee share. If a part-time employee is scheduled to work 32 hours per week, s/he will pay 20% of the government premium in addition to the regular full-time employee premium. The premiums paid by the Government and a full-time employee are shown on this web page:

<http://www.opm.gov/insure/health/rates>

Temporary Employees

Certain temporary employees may be eligible for enrollment in the FEHB Program. If you have completed 1 year of current continuous employment, excluding any breaks in service of 5 days or less, you may be eligible to enroll during the open season. Intermittent employees and employees who are expected to work less than 6 months in each year are NOT eligible for health benefits. Temporary employees who enroll in the FEHB Program will have the FULL PREMIUM withheld from their pay (no portion will be paid by the government). A special Guide (RI 70-8) showing the premium rates for Certain Temporary Employees is available from OPM's web site:

<http://www.opm.gov/healthcare-insurance/healthcare/plan-information/guide/2015-guides/70-8.pdf>.

Downside to Canceling FEHB

If you choose to cancel your enrollment, you should be aware of the following consequences:

- You must continue to be in compliance with the individual shared responsibility provision of the Affordable Care Act;
- Without a FEHB self-and-family enrollment, your survivors will not be able to continue to receive health coverage if you should die, even if they are eligible for a survivor annuity; and,



If you change plans during open season, your deductible will begin tallying on January 11, 2015 and your old plan will not start a new deductible for 2015.



Information you provide by enrolling in the Federal Employees Health Benefits Program may also be used for computer matching with Federal, State, or local agencies' files to determine whether you qualify for benefits, payments, or eligibility in the [FEHB program](#), [Medicare](#), or other government benefits programs.

If you want to continue FEHB coverage into retirement, you must be enrolled in the program for the five years of service immediately before retiring or, if less than five years, for all service since your first opportunity to enroll. (TRICARE coverage counts toward this requirement, but you must be enrolled in a FEHB plan on the date you retire in order to continue coverage.) An annuitant who has FEHB coverage only has to pay the employee share of the premium, so you may be forfeiting a great benefit.

Effect of Non-Pay (LWOP) Status (LWOP-Leave without pay)

If you enter a non-pay status, you are responsible for the employee share of your health insurance premiums and you will be billed by the National Finance Center for any pay periods of missed premiums. There are exceptions for active military duty. Go to: [Non-Pay Status/LWOP](#)

Leaving Federal Service

If you leave Federal employment, you may be eligible for **Temporary Continuation of Coverage (TCC)** which continues your FEHB enrollment for up to 18 months. TCC is also available for up to 36 months for dependents who lose their eligibility as family members under your FEHB enrollment. This includes a spouse who loses coverage because of divorce and children who lose coverage because they reach age 26.

TCC enrollees must pay the total plan premium (employee and government shares) plus a 2% administrative charge and must enroll within specific time frames. A special TCC Guide (RI 70-5) showing the premium rates is available from OPM's website: <http://www.opm.gov/healthcare-insurance/healthcare/plan-information/guide/2015-guides/70-5.pdf>.

For more information about the TCC program, go to: <http://www.opm.gov/healthcare-insurance/healthcare/reference-materials/reference/termination-conversion-and-temporary-continuation-of-coverage/>. If you or a family member wishes to enroll in the TCC program, contact the Benefits Team.

The Patient Protection and Affordable Care Act did not eliminate TCC or change the TCC rules. If you would like to learn more about the Affordable Care Act, including information about the Health Insurance Marketplace, visit www.healthcare.gov.

FEDVIP OPEN SEASON

Dental & Vision Insurance

The Federal Employees Dental and Vision Insurance Program (FEDVIP) offers supplemental insurance for dental and vision expenses not covered by your FEHB or other health plan. Since FEDVIP plans are purchased on a group basis, you receive competitive premiums and you are not subject to limitations on pre-existing conditions.

If you are eligible for FEHB, you are eligible for FEDVIP whether you are enrolled in the FEHB program or not.

FEDVIP enrollments automatically continue from one year to the next just like FEHB enrollments. Open season is the time to enroll, cancel, or change your FEDVIP coverage.

To find FEDVIP plan information, go to:

<http://www.opm.gov/healthcare-insurance/dental-vision/plan-information/>.

FEDVIP premiums are paid through payroll deduction using pretax dollars. This means your taxable income will be lower. You are responsible for the full premium; the government does not pay a share of this supplemental insurance. For information about premiums, go to: <http://www.opm.gov/healthcare-insurance/dental-vision/plan-information>.

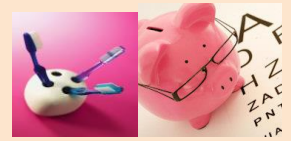
There is no 5 year enrollment requirement for FEDVIP coverage so when you retire, your FEDVIP enrollment will automatically continue into retirement.

FEDVIP Enrollment

To enroll, change, or cancel your enrollment in a FEDVIP plan, visit the BENEFEDS website at www.BENEFEDS.com or call **1-877-888-3337**. The FEDVIP plans will send confirmation of open season enrollments to enrollees by mid-January.

BENEFEDS representatives are available to assist you and can be reached at **1-877-888-3337** or TTY 1-877-889-5680. You can also email them:

<https://www.benefeds.com/Portal/ContactUs?Submit=ContactUs&ctoken=N79LMt2x#linkEmail>



FEDVIP

Open season

elections are
effective

January 1,
2015

**FEDVIP
enrollments
cannot be
processed
through NFC
EPP or by MRP
Human Resources.**

**You must enroll
through
BENEFEDS.**



**NEW FOR 2015
FSAFEDS
ENROLLMENTS
CAN CARRY
OVER UP TO
\$500 FROM
YEAR TO YEAR.**

**YOU NEED TO
RE-ENROLL AND
ENTER AN
AMOUNT.**

**YOU WILL HAVE
FROM JANUARY
1 TO DECEMBER
31 TO USE YOUR
MONEY.**

**FSAFEDS
enrollments
cannot be
processed
through NFC
EPP or by MRP
Human
Resources. You
must enroll
through
FSAFEDS.**

FSAFEDS OPEN SEASON

Federal Flexible Spending Accounts

FSAFEDS can help you save money by allowing you to set aside pretax funds to pay for eligible out-of-pocket dependent-care and health-care expenses:

- The Dependent Care Flexible Spending Account (DCFSA) reimburses non-medical expenses associated with child care or adult day care. **The maximum limit is \$5,000.**
- The Health Care Flexible Spending Account (HCFSA) reimburses eligible health care expenses. **The maximum limit is \$2,500.**
- Employees covered by a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) may enroll in a Limited Expense HCFSA (LEX HCFSA) for their eligible dental and vision expenses. **The maximum limit is \$2,500.**
- Eligible over-the-counter medicines and drugs (e.g., acne treatments, allergy and cold medicines, antacids, etc.) require a prescription to be reimbursed from your Health Care FSA. **You do not need a prescription for insulin** or any other eligible over-the-counter items that are not medicines or drugs, such as bandages and nasal strips.

The FSAFEDS calculator

(https://www.fsafeds.com/fsafeds/fsa_calculator.asp) can help you determine how much money to set aside. **The new minimum election** for the flexible spending accounts **is \$100**. If you enroll in FSAFEDS during open season, you will have from **January 1, 2015, through December 31, 2015**, to spend your FSAFEDS account. **You can now carry over up to \$500** to the 2016 plan year. Any amount over \$500 not used will be forfeited. **Use it or lose it!**

For complete information about the program, go to the FSAFEDS Video Library:

<https://www.fsafeds.com/fsafeds/vidlibrary/ActiveVersion/index.html>

FSAFEDS Enrollment

Enroll at www.fsafeds.com or call FSAFEDS at **1-877-372-3337**.

FSAFEDS representatives are available Monday through Friday, 9:00 am to 9:00 pm Eastern Standard Time. Call **1-877-372-3337** or TTY 1-800-952-0450 for assistance or email them at <mailto:FSAFEDS@adp.com>. **FSAFEDS open season elections are effective January 1, 2015.**

CONTACT INFORMATION

VISIT OUR OPEN SEASON WEBPAGE:

[Click here to go there now.](#)

APHIS Foreign Service employees call	301-851-3801
For FEDVIP call BENEFEDS	1-877-888-3337
For Flexible Spending Account call FSAFEDS	1-877-372-3337

Additional Resources

[Fast Facts: What to Consider During Federal Benefits Open Season](#)

[Circle 'Round Your Benefits: How to Get the Most Value from the Programs](#)

[Open Season Checklist](#)

[Helpful Resources for Open Season](#)

[Quick Guide to Benefits Programs](#)

[OPM open season webpage](#)

FINAL REMINDERS

Open Season runs from Monday, November 10 through Monday December 8, 2014.

You are permitted to make only one election for each program (FEHB, FEDVIP, & FSAFEDS) during the open season. Please make sure your decisions are right for you and your family prior to completing the election process.